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ABSTRACT

After a brief summary of the findings of a 1979 study of Personal and Family Financial Planning (PFFP) programs at member institutions of the League for Innovation in the Community College (LICC), this two-part monograph provides information on selected PFFP programs. Part I presents in-depth descriptions of the implementation, subject coverage, and evaluation of seven PFFP programs or courses: (1) a comprehensive financial planning program at Central Piedmont Community College (NC) which includes a 19-module consumer education course; (2) a course in personal finance at Brookdale Community College (NJ) which covers family budgeting, credit, insurance, investment, and estate planning; (3) a radio course in macro-economics which is broadcast in 34, five-minute segments over a 17-week period by Moraine Valley Community College (IL); (4) a telecourse in consumer education offered by Lane Community College (OR); (5) a transfer curriculum in home economics offered by Johnson County Community College (KS); (6) a support program established by Delta College (MI) to teach confidence-building techniques and financial planning to displaced homemakers; and (7) a vocational counseling program at Brookhaven College (TX) which integrates PFFP with career counseling. Part II presents short outlines of other programs and courses. A list of credit and non-credit courses offered by LICC members concludes the monograph. (JP)

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PERSONAL AND FAMILY FINANCIAL PLANNING

PERSPECTIVES ON COMMUNITY COLLEGE PROGRAMS

February, 1980

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PREFACE

The diminishing dollar, runaway inflation, and the energy crunch have made the individual American more concerned than ever about careful financial planning. Added to these economic indicators is the increasing complexity of personal investments, insurance, savings, and taxes. All of this has led to a rising demand for educational opportunities in Personal and Family Financial Planning (PFFP). Because of its commitment to responding to community needs the community college has begun to play a pivotal role in meeting this demand.

Keenly aware of this situation, the American Council of Life Insurance awarded a grant to the League for Innovation in the Community College, a nationwide consortium of two-year colleges, to establish the Mid-America Network for Personal and Family Financial Planning. The purpose of the network is to advance teacher education in the various aspects of financial planning through increased sharing of resources and materials. Since its inception in 1978, the Mid-America Network has been involved in a variety of activities. Five workshops have been held for faculty, administrators and counselors in order to develop a base of knowledge in personal and family financial planning. A number of publications have been disseminated to the 132 network participants from community colleges, governmental agencies and business and industry.

Beginning in the spring and summer of 1979, the League conducted a survey of its 54 individual member colleges on their PFFP credit and non-credit courses. The results of this survey were:

- 78 percent of League colleges offer credit PFFP courses.
- 59 percent of League colleges offer non-credit PFFP courses.
- Non-credit courses tend to focus on special groups such as older adults, displaced homemakers, low-income families, and are offered as workshops or short seminars.
- Credit courses are regular academic classes generally offered in business, economics, home economics, and social sciences.
- Over 4,500 students were enrolled in credit PFFP courses during the winter/summer 1979 terms, and over 3,500 students were enrolled in non-credit courses during the same period.
- Eight colleges offer specific courses and curricula in insurance, and two colleges offer a two-year degree in insurance.

Many of the League colleges are using a variety of innovative approaches and are launching exciting new programs on personal and family financial planning instruction. Their stories are told in the articles which appear in this publication. Further, a sampler of courses, credit and non-credit, is included in the final section.

Robert J. Leo
Associate Executive Director
February 1980

DEVELOPING A COMPREHENSIVE FINANCIAL PLANNING PROGRAM

by

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Beginning with a two-day conference in 1972, Central Piedmont Community College has carried out a plan to meet the needs of its service community in the area of personal and family financial planning. This conference, developed at the request of the Local Government Commission and supported by the Foundation for Full Service Banks, sought to explore more specific needs.

A local advisory committee, composed of local bankers, the county manager, members of the board of education and other community leaders, decided that the conference should be an intensive session with top quality speakers. Those invited to the event were local community leaders from the City Council, Board of County Commissioners, the local Board of Education, the Social Services Commission, social agencies, the schools, and community groups. Elizabeth Hanford, a consumer advisor to then President Nixon, and Robert Morgan, then North Carolina's Attorney General and now a U.S. Senator, headlined the event. Approximately 175 persons participated. An agency hired by the Foundation for Full Service Banks did an extensive follow-up on the program participants and the study confirmed a need in this area of education.

The Foundation for Full Service Banks funded Phase II of what came to be known as the Mecklenburg Consumer Project. This Phase focused on the

design of a course and extensive development of instructional materials. The course would be taught to people in the community who worked in settings where this knowledge could best be used. The target group included counselors in the schools, in social agencies, and community volunteer groups. A typical outline was developed and approved by the advisory committee. Community experts such as attorneys, insurance planners, home economics agents, bankers, loan officers, real estate agents and automobile dealers were employed on a fee basis to develop instructional modules and present them to the target group in a classroom setting. Each module contained specific objectives for each unit, learning activities, suggested assignments, test questions, bibliography, and suggested further activities. At the end of the course, each participant had a complete detailed outline of the course and had been exposed to the expert who prepared the specific module.

COURSE DEVELOPMENT AT CPCC

With a few modifications, Central Piedmont Community College continued to use this consumer course in two ways. First, the course has been offered and continues to be offered as a regular curriculum course for three quarter hours credit. The course is still offered on a quarterly basis and is entitled Personal and Family Financial Management. Second, the course has been used for extension, non-credit courses and seminars. This was done by allowing the students to select the specific modules or units which they desired. Therefore, some courses ran as short as six hours and as long as 33 hours.

During the last three years, this course has been organized into two other courses. The first course treats topics such as budgeting, while the second

course concentrates on long-range planning such as estate planning, wills, trusts, insurance, savings and investments. Both courses offer three quarter hours of curriculum credit or can be taken as extension courses.

Beginning in 1976, Central Piedmont Community College and five other community college districts created the Association of Community Colleges for Excellence in Systems and Services (ACCESS). The purpose of this organization was to fund and develop educational courses to be offered in nontraditional formats such as television. These courses, designed as three semester hour courses, consisted of a series of 16 mm cartridges and an integrated workbook. The courses could be offered in learning centers, closed circuit television or other video forms, and they were designed and written by faculty teams from ACCESS Colleges. Production was handled by media and publishing companies.

The first course completed through ACCESS was entitled "Consumer Education" and included the following 19 modules:

General Principles of Consumer Purchasing

Purchasing Food, Clothing, Furniture and Appliances

Purchasing Personal and Professional Services

Purchasing and Maintaining an Automobile

Spending for Leisure Time and Recreation

Housing - Apartment Rentals

Housing - Purchasing a Home

Short-term Consumer Credit

Budgeting and Money Management

Fraud, Quackery and Deception

Banking and Savings

Investments

Life and Health Insurance

Security Programs: Social Security and Others

Estates, Wills and Trusts

Consumer Law

Consumer Taxes

Consumer Rights and Responsibilities

Consumer and Education

Central Piedmont Community College has offered this course in several ways. First, it was offered in the classroom utilizing closed-circuit television.* An instructor was present to conduct followup discussion on each module and handle evaluation for grade purposes. Second, the course was offered over one of the public cable television channels. Instructors met with students, usually five times per quarter for about two hours each session. This program did not have great success because of the limitation of cable connections.

During 1978, the College worked out an agreement to use the local educational television channel for broadcast of television-based academic courses. This worked extremely well since a cable was not needed for viewers to have access to the programs. Since this agreement was worked out, the Consumer Education course has been offered every quarter except the summer of 1979. Enrollment has been excellent but has been limited to about 100-150 students per quarter due to budget problems. The College has established a television center on campus where students can view and review modules, take tests, or discuss specific topics. Students may also call and leave messages so that their instructor can contact them between meetings. The center also handles mailings and collection of assignments and serves as general helper to the instructors involved.

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* See article this publication "Telecourse in Consumer Education."

SUGGESTIONS FOR COURSE AND PROGRAM DEVELOPMENT

In the process of developing these courses and workshops, we have learned many do's and don't's. One thing is for sure: you are not likely to be overrun by students if you just put the course on your schedule and sit back and wait for them to register. You've got to work at it. Following are some ideas we've found helpful:

1. Involve the community in your program and course development as much as possible; a good way to do this is to form an advisory committee. Such a committee can participate in course construction, help recruit students, and assist with publicity. The committee will function better if the members have a vital interest in this area of education. For example, we included in our advisory committee the Director of the Consumer Credit Counseling Service, a United Way agency created to work with individuals and families with financial problems. We also included directors or representatives from the following agencies: the Consumer Protection Division, Department of Justice, State of North Carolina; the Better Business Bureau; the U.S. Bankruptcy Court in Charlotte; the Home Economics Project of Mecklenburg County; the Agricultural Extension Service; the local Credit Manager's Association; and the local Association of Financial Planners. We also included experts on topics which should be considered in courses or programs. Committees of this type can also provide valuable help in securing needed funding for course research and development and obtaining community support for the program. Committee members are also exceptional resource people for special presentations and materials.

2. Make the course relevant and include topics which are appropriate for the target audience. A course being developed for a very poor area will not do well with such topics as savings, investments, and new car buying. Conversely, an upper income area would be less interested in buying food or buying a used car. Courses may be developed to serve all needs by simply modifying the modules offered.

3. Involve competent people in the development of the course or workshop. These people should have an excellent grasp of subject matter and be able to clearly communicate this knowledge. If possible, the course should be team taught because of the broadness of the subject matter, and visiting experts should be used frequently.

4. Make the programs flexible in terms of content and mode of delivery. The content can be made flexible by using a module or unit approach in development. For example, a three quarter hour course could be divided into 11 three-hour units which are required to receive full credit for the course. Individual modules can then be used for special interest groups and non-credit courses. This would allow a college to meet the divergent needs of its service community. The units should be designed so they can be delivered in a traditional classroom setting or through the media.

5. Obtain as many materials as possible for your courses and programs. Costs can be controlled by obtaining materials from public agencies and organizations such as the Office of Consumer Affairs, the American Council of Life Insurance, and the

Government Printing Office. A number of good publications such as Changing Times and Consumer Reports contain excellent information and cost very little on a subscription basis. Textbooks are also available through such companies as Cambridge Book Company. Such companies also have visuals available for sale or rent. Good quality film strips, sound movies, records, curriculum guides and other materials are available from a variety of companies.

6. Obtain as much publicity as you can for your program through articles in local newspapers, spots on radio and television stations, and public service announcements. Workshops are also helpful in gaining publicity.

7. Write proposals for funding and submit them to local agencies and national funding agencies with interest in the area.

8. Study your target groups and offer your course at a time and place convenient to them. We had better success with courses in the community, in public schools, in churches and in businesses, than we had on campus. Transportation and the gas crisis affected our on-campus attendance.

9. Conduct a follow-up on your students to see if you can do anything to improve your content, method of delivery, or place of delivery. You will probably find as we did that students have some very good suggestions for improvement. You may find as we did that other courses will develop from the follow-up. For example, in one follow-up study, many students indicated an interest in learning more about investing. We contacted those students and set up a meeting to discuss it further with them. As a result we developed

a three-hour curriculum course entitled Personal Investing. This course deals with such topics as tax shelters, real estate, limited partnerships, stocks and bonds, and commodities. It has proven to be a success for us in middle- and upper-income communities.

PROFILE OF A COURSE IN PERSONAL FINANCE

by

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The Personal Finance course at Brookdale was begun a number of years ago before inflation and other economic considerations had become as important as they are today. The course was planned for business majors as well as other students who needed to know as much about personal money management as possible. The first class consisted of 15 students and the enrollment has now grown to about 400 each year. Behavioral objectives have been used since the course was first planned and continue to be utilized in teaching everything from budgeting to retirement planning. The use of objectives helps students structure their own planning for the use of money.

Effective Instructors

The first class was taught by a finance instructor who had a strong interest in helping individuals understand and use sound principles in managing money. Since that time the most effective instructors appear to be those who have a particular interest in the subject and a broad background in management, accounting and finance. Experience with economics instructors indicates they have little interest in the personal application course and hence are not particularly effective in its presentation.

Instructors must keep current in the field by extensive reading and updating, and they must also spend a great deal of time in making current

materials available in the classroom and developing useful audio-visual materials for individual and group use.

Guidance counselors have been used effectively in working with instructors to present the unit on goal setting. Although cooperation could be expanded to other areas, we have found counselors who have the particular expertise to assist the students in setting realistic career and financial goals. They have been able to contribute to the entire course by helping the student and instructor get off to a good start with reasonable goals which are used throughout the term.

Implementation of the Course

One of the first questions was whether or not the course should be offered for credit. It was approved as a three-credit course at the beginning because we were convinced that it was worthwhile and would transfer as a finance course or as an elective to most institutions. We constantly review the course in order to assure the student of its transferability.

In addition to the credit course in Personal Finance, a number of short non-credit courses are also taught through the Community Services division. Specialists in their field teach courses dealing with Insurance, Auto Buying, House Buying, Estate Planning, Investments, Money Management for Women, and others. A number of adults are attracted to these courses each year because of the more glamorous titles and interesting course descriptions. These are likely to be expanded with the increased interest in coping with inflation.

We anticipate an increased enrollment in both credit and non-credit courses, not only because of an obvious need, but because of more emphasis on marketing such courses. Guidance counselors have also become more aware

of the need for and the availability of instruction in these practical areas.

What Is Taught in Personal Finance?

We regularly survey students to determine which topics should be covered in the course. Occasionally a class will request more emphasis on one particular subject which may necessitate the omission of another unit. Generally the same units will be taught, but developed to meet the needs of the group. For example, an evening class of mature students may prefer more emphasis on investing or insurance, while a day class of younger students may ask for more information on budgeting or credit and borrowing. We have been able to develop the flexibility of individualizing the material for the class or even for the individual who has unique problems.

One of the unit objectives specifies that the student should be able to set personal and financial goals and create a personal or family budget. The process of budgeting is logically studied with planning, controlling, and other aspects of goal setting. An adequate amount of time is devoted to assisting the student in learning to budget realistically in order to prepare for subsequent units where the budget plan will be applied during the term. Students are encouraged to use their budget at home as well as in class to develop an overall financial plan through the remainder of the course.

Credit and borrowing is a critical subject which is requested by students each term. The function of financial institutions is explored as well as ways of obtaining credit and the wise use of credit. The advantages and disadvantages of credit cards, interest rates, dangers of using credit, how to shop for credit, and other practical aspects of credit and borrowing are discussed.

The unit on Housing expects the students to be able to make rational decisions on renting, buying or building a home. High interest rates and inflation have made home buying a topic of great concern to the younger students. We look at the advantages and disadvantages of buying vs. renting in individual situations, as well as helping the student decide the most appropriate type of housing to look for if he/she is buying. The unit also apprises students of such options as mobile homes, condominiums, row houses, and others.

Insurance is covered in detail in the course. Every age group seems to lack understanding of all kinds of insurance. We spend a significant amount of time discussing life insurance because so few students know the difference between whole life, term, and endowment policies. Although individuals may be heavily insured, they frequently do not fully understand their policies. Automobile insurance (liability, comprehensive, no-fault, collision, uninsured motorist) is completely beyond the understanding of many individuals who are paying dearly for complete coverage. The principles of health and property insurance (such as homeowners) are also covered in the course. Sample policies are used with all types of insurance to explain the meaning of terms and the kinds of coverage available.

Saving and investing is also emphasized in helping the student make long-range plans in conjunction with personal goals. Most students are familiar with the passbook account in the local bank, but may know very little about other possibilities for saving and/or investing. We review all the possible options for saving in local financial institutions, and time is spent in helping the students understand the stock market, use of bonds, and mutual funds. Assignments are given to make the students aware of the pros and cons of investing in the money market, real estate,

antiques and other collectibles, as well as other long-range growth investments.

Wills and Estate Planning is a unit which is of interest to the older students. We point out the need for wills and legal requirements of the state. Estate planning is usually individualized by allowing students to incorporate long-range planning into their original goals. A comprehensive plan for an individual is the final expectation of the course, with estate planning as the last step for those who wish to complete this unit.

Filling out Income Tax forms seems to be necessary to completely cover the aspects of financial planning which we consider important. Current material is used to teach the student to fill out forms as well as how to save on Federal and state income taxes.

Other topics such as Social Security benefits, transportation, consumer protection, and consumer education are frequently touched on in the course but seldom studied in detail because changing laws, economy, and the ever present threat of inflation create new situations each year.

Materials Available for Teaching

There is such a wide variety of material available in the personal financial management area it becomes difficult to choose the most effective media. First, a number of college textbooks are now available. Most of them are comprehensive and good; however, they become outdated almost immediately on publication. We use a basic reference text but implement the course with current materials available through periodicals such as Changing Times and Money magazine, or through material available from local banks, insurance agencies, the Internal Revenue Service, and the Social Security

Administration. The American Council of Life Insurance continues to be the best source of free and inexpensive materials on insurance as well as a great deal of material on budgeting and money management. Movies and filmstrips are available commercially, and we have produced some of our own materials on slides and filmstrips. In New Jersey, as well as some other states, we have a Consumer Education Resource Center which maintains a current library of materials available in the consumer education and money management areas. We are able to preview material there and order those which are appropriate for our course.

Student Reactions to the Course

Student reactions to the course have been very positive. The wide range of student abilities and ages in the classes lends an atmosphere which is helpful to all groups. Although some of the mature students are knowledgeable in some areas, they learn to more fully understand and appreciate the problems of the young adults who are struggling with budgeting and learning to meet the demands of inflation. Student comments have ranged from "I have finally learned to control my spending" to "Now I understand what my automobile insurance covers."

"MONEY MATTERS" ON RADIO

by

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In October 1978, Moraine Valley Community College and commercial radio station, WTAQ, in La Grange, began to explore the possibility of offering a credit course via radio. Meetings with the WTAQ station management followed, and arrangements for a macroeconomics course to be aired in fall 1979, were completed in early February.

The components of the cooperative venture between MVCC and the station were:

1. Thirty-four five-minute broadcasts over a 17-week period (fall term, 1979).
2. A complete set of duplicate tapes for those students unable to hear afternoon broadcasts (2:20-2:25 p.m.), or interested in reviewing particular episodes. Tapes are housed in the College's Learning Resources Center.
3. A standard macroeconomics textbook.
4. A workbook or "listening guide" geared to the 34 broadcasts.
5. Four on-campus seminars, one each month.
6. A paraprofessional assigned to assist the instructor to maintain contact with, and provide encouragement for students enrolled in the radio course.
7. Examinations taken in the test center of Moraine Valley's LRC.

The course was titled "Money Matters" because it would have wider appeal to the WTAQ listening audience. Instructor Ed Novak gives the broadcasts something of a consumer or "applied economics" perspective. For example, each broadcast would begin with an everyday experience which might have occurred in a supermarket, bank or other location. From the experience the broadcast would then move to the broader economic principle under discussion, e.g., employment, inflation, etc. Such an approach was designed to appeal to a broader audience especially those not enrolled in the course. However, the basic content and principles of the course are identical to those in any other section of Principles of Macroeconomics.

The radio course was a team effort from its inception. Two of Moraine's economics faculty served as an advisory committee. Randy De Villez, an author, member of Moraine's literature faculty, and a person with three years' radio experience in Indiana, was recruited to edit the scripts prepared by the instructor. The College's audiovisual department was also involved in both advisory and technical capacities.

WTAQ has donated the broadcast time to Moraine Valley Community College as part of its community service policy.

TELECOURSE IN CONSUMER EDUCATION

by

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The major goal of the Consumer Education telecourse at Lane was to make people more aware of their rights and responsibilities as consumers. To accomplish this goal, six objectives were established. Upon completion of the course, students would be aware:

1. that effective consumer behavior is a function of careful and organized planning.
2. of basic information needed to buy essential consumer products.
3. that borrowing as a means of paying for purchases can be an effective consumer tool if not abused.
4. that consumers will know where and when consumer protection may be available to them.
5. that investing with discretionary income can be effective with proper planning and budgeting.
6. of the reasons and methods of redistribution of income through the taxing system.

Course Format and Content

Produced by ACCESS Corporation, of which Lane Community College is a charter member, the course consists of the following modules: career planning; effective pre-purchase decision-making; contracts; selecting and buying a home; buying an automobile; food; buying with discretionary income; inflation - its effect on the consumer; using credit wisely;

types, sources, and costs of credit; consumer protection and remedies; private insurance, public insurance and assistance programs; government spending; and taxes.* The 45-minute modules were shown four times per week with two modules presented each week. Regular viewing times on public and cable television systems in Eugene were supplemented by dial retrieval capabilities at the main campus.

The developers wanted to maintain close contact with the students and to make the video portion convenient to all students. Therefore, the instructor was available for 90 minutes one night a week at Lane's Downtown Center and was available by phone at school and at home. The instructor also initiated telephone calls to students to remind them of assignments. A meeting was held at the beginning of the course to explain the requirements and materials.

The course was promoted by radio public service announcements, a student brochure, ads in the local newspaper, and articles in the student newspaper. There was a special ad in the Saturday Television Supplement of the Eugene Register-Guard, and a brief description of each module to be shown was included in the Schedule of Programs at the hour it was to be shown. The promotional efforts were well done and played a key role in the success of the course.

Course Evaluation and Findings

The Consumer Education course was the first course using television as the primary delivery mode to be offered by Lane to community residents. Since it was the first venture, a study was conducted to gather data and opinions relevant to the use of television as an educational delivery system. Student enrollment and drop-out data were maintained by the

* See article this publication "Developing a Comprehensive Financial Planning Program" for description of course content.

instructor. Attendance patterns at the weekly seminars were also observed by the instructor. Student achievement was measured by tests developed by the instructor based on the course content. Each test included a variety of objective and subjective items, and a standard grading system was established for the tests.

The Student Reaction Survey was administered at the end of the course, and each student in the class received a copy of the survey in the mail. A second mailing encouraged students to respond who did not initially reply. The surveys were returned to the evaluator for analysis. The survey instrument elicited student reaction to the course content, its delivery, the instructional materials, the pacing of the course, and the instructor's role. Information was also gathered on how the student learned about the course, why a decision was made to enroll in a course of this nature, congruence between students' expectation and experience, and general suggestions or concerns that the student may have concerning televised courses. Additionally, an informal interview with the students was conducted near the end of the course. While this was a more flexible and unstructured situation, similar types of information were sought.

Findings from this survey were as follows:

1. Student Enrollment: Twenty-one students enrolled in the course at Lane. One student withdrew at the beginning of the course. Fourteen (66.7%) received final grades; three (14.3%) students received 'Y' grades (i.e., no basis for grades): and three (14.3%) received incompletes. The retention and completion rates are fairly comparable to courses of a more traditional nature.

2. Student Performance: Student evaluation was based on the results of a test given after every six modules. Three tests were given for the 18 modules to those students who sought three credits for the course. The average score for each test was as follows:

First test: 89% (B grade = 80 - 89%)

Second test: 87% (B grade = 80 - 89%)

Third test: 92% (A grade = 90 - 100%)

In addition, each student completed a term paper on a consumer topic of personal interest. The 14 papers submitted were graded 'A.' With a weighting of 25% for the papers and 75% for the tests, 12 (60%) students were awarded an 'A' grade and two (10%) received a 'B' grade. The remaining six (30%) students received 'Y' or incompletes.

The instructor felt that the tests may have been too easy, too short, or contained too many multiple-choice questions. The tests will be examined in hopes of making them more challenging.

3. Student Reaction to the Course: A survey was sent to all students at the end of the course. Eighteen (66.7%) students responded. None of the eighteen respondents had previously experienced a TV course. Over one-half learned of the course through Lane's regular mailings and selected the course because of its general interest. The video delivery system was appealing to many because of its convenience. While enrolled in this course, most of the students were registered in several other courses and had been attending Lane Community College.

The actual programs were judged by the students as appropriate in language, vocabulary, pace, and audiovisual programming. Many felt that motion pictures would have been helpful but that they were not essential to the delivery of the information.

The course materials were generally liked by the students. Information gained in the course was considered valuable by nearly all participants. When comparing the TV course with on-campus courses, those with positive replies cited convenience a major factor, while lack of instructor contact was given by those with more negative responses. All of the students felt the course lived up to their expectations and most of them would consider another television course.

There was no pattern in likes or dislikes of the students with the exception of a need for better coordination of the scheduling and airing of the course on one channel. No differences in reactions appeared between the seven male and eleven female respondents. Most of the respondents were 23-30 years old and were full-time students with a year of college previously completed.

Overall, the students were positive in their evaluation of the experience. A major reason given by the students for this response was the work of the instructor. The importance of a "live" instructor was stressed by many students.

Recommendations

Based on the study as well as discussions among staff, the following recommendations were made for future offerings:

1. The use of an instructor as a facilitator should be continued.
2. The expenditure of additional funds for revision of the course should be avoided, despite suggestions made by the instructor and the students concerning the tests. As it now exists, the course is effective,

and few benefits would be derived from spending additional resources for minor changes.

3. Efforts should be made to reach nontraditional students. Although it is not yet known how extensively the non-traditional student could be reached by using this delivery system, the College and community would benefit by such efforts.
4. A decision should be made as to what enrollment threshold is reasonable for video courses.

A NEW CURRICULUM IN LIFE AND HOME MANAGEMENT

by

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Four years ago Johnson County Community College started looking at the feasibility of what was then being called a Home Management Program. The plan was not to have a typical home economics curriculum but one which would better fit the needs of the changing student, both male and female. Surveys were given to currently enrolled and potential students. The results indicated a strong need for this type of program.

As the interest seemed sufficient, and the Board of Trustees deemed the proposal a future curriculum possibility, a program coordinator was needed to turn the idea into a reality. With the support of the Board of Trustees, a program coordinator was designated, and an advisory committee was formed to direct the formation of the program. This committee included a mental health educational specialist, a school psychologist, a nurse, an interior decorator, a foods and nutrition instructor, a priest, an employment counselor, a newspaper journalist specializing in society changes, a day care owner, a home economist, a sociologist, and a student. It was intended that their contribution be professional as well as personal.

The Advisory Committee selected the title for the program and also made many suggestions on topics which should be included in the program. Topics included such items as money management, home maintenance, buying practices, parenting, communicating, goal setting, decision making, and many others. These suggestions were used to formulate specific courses.

The Life and Home Management Program has two separate parts. One half of the program (30 hours) consists of basic courses in the curriculum. The second 30 hours allows the student to make some individual choices. He or she may choose from some 26 different career programs already offered or plan a program with general courses. This allows the student to work on both skills-for-living and skills-for-working at the same time. Many of the courses also offer help in making career decisions and formulating future plans.

The following courses make up the basic curriculum for the Life and Home Management Program. The last three courses were already part of the Business Division curriculum. Thus, only four new courses were added.

Home Management	3 hours
Family Communications	3 hours
Nutrition and Meal Planning	3 hours
Housing and Equipment	3 hours
Personal Finance	3 hours
Fashion and Society	3 hours
Interior Design I	3 hours
Plus 9 hours of electives	

The student is encouraged to take electives from the following list:

Human Potential Seminar	3 hours
Psychology	3 hours
Child Development	3 hours
Marriage and Family	3 hours
Interior Design II	3 hours
Textiles	3 hours
Records Management	3 hours

Personality and Adjustment	3 hours
Career/Life Planning	3 hours
History of the Family	3 hours

All of the basic courses will transfer to a four-year institution as electives in a general home economics program. Each student has a counseling session with the coordinator to plan a personal program designed to accommodate individual goals.

Program publicity has been the most challenging problem. Talk show interviews, public information radio, newspaper articles, and advertisements have been used. Posters and brochures were placed in as many places as seemed effective. Churches, mental health agencies, high schools, women's groups, welfare agencies, hospitals and doctors' offices have been contacted.

Some students find the program useful in developing a business or career in the home. A new course, "Women in Business Ownership," is being considered as an alternate in the current curriculum. Some course topics under consideration are family manager, domestic service, wardrobe planning, child care service, shopping service, financial planning service, and party planning service.

The program just completed its first semester in fall, 1979. The initial enrollment was 20 students, and evaluation has been very favorable. Among our inaugural students were

- A woman who has suffered mental illness for 15 years and is now returning to school
- A young widow with two small children
- A young husband searching for a better career than his present job on an assembly line

- A young single girl on her own in an apartment for the first time
- A homemaker satisfied with her role but trying to learn more and start a career
- A mother concerned about raising three teenage boys
- A young student using a multitude of elective courses to help sort out a career goal
- A mother trying to decide if combining the roles of mother, homemaker and career woman is possible

As more students with new and different needs enter the program, the scope and content of the program will no doubt change. The possibility of adding a magnet resource center and conducting small group support meetings has been discussed.

One student recently said, "I learn something here every week that I can use at home." That, of course, is what the program hopes every student will say.

REACHING A SPECIAL GROUP: THE DISPLACED HOMEMAKER

by

Patricia O'Connor
Director, Home and Family Programs
Delta College
University Center, Michigan

In 1977, Delta College, University Center, Michigan, established the Consumer Education Service Office. Funded from state and local monies, the office has been involved in homemaker training, training for volunteers, nutrition education, and identification of other resources for its clientele. The office conducts community education courses and provides intake and referral services for individuals. In September, 1979, a new unit was established focusing on displaced homemakers. The term "displaced homemaker" has been defined as "individuals who have contributed years of unpaid work maintaining a home and family and who suddenly find themselves 'displaced' through divorce, separation, widowhood or other loss of income." More than 100 women have made use of the services which include, but are not limited to: financial aid, counseling, job placement, testing and tutoring, special assistance for handicapped and minorities, jobhunting techniques, career development and selection, and financial planning.

In the fall of 1979, a "brown bag luncheon series" was scheduled. Every two weeks, 60 women attended the comprehensive program centering on creating a positive self-image, the first step in the adjustment process. The series included the following:

Legal Alternatives to Women in Transition
Make-up
The New You - Weight Control
Coping Skills and Stress"

Job Search Methods
Skills of Employment Applications
Writing a Resume and Writing It Right
Effective Interviewing Techniques

Videotape films, handouts and role playing helped teach displaced homemakers the art of applying for a job. Additional programs included confidence building techniques and financial planning.

During the year, a support group for displaced homemakers was established at the Displaced Homemakers' Center in conjunction with the Human Development Center at Delta College. At the same time, participants could register in a six-week community education course, "How to Successfully Find a Job."

Other community education courses (each carries one credit unit) available to participants included:

1. Consumer education - A Saturday Sampler, which consists of five mini-courses: consumer credit; consumer protection; owning a home; family health; and money concerns of women.
2. Consumer protection (which aids consumers in the laws and regulations designed to help them)
3. Getting your money's worth
4. Steps in buying a home
5. Survival as a single

Another service available is the Vocational Education Tuition Reimbursement Program for Special Populations. Delta College received $4,676 to cover tuition in federally-reimbursed vocational courses. Referrals of eligible people are made to the Financial Aid Office.

PUBLICITY

Working with the College Relations Department at Delta College, a flyer was prepared for mass distribution. It included the definition of a Displaced Homemaker; the no fee services available; the fact that services were open to all women in the community; directions on how to get a student number, thus becoming a student; the location and hours of the Displaced Homemakers' Center; and a telephone number to call for further information. The College Student Bulletin and Delta "Interlink" (internal publication) also carried notices of activities.

Public broadcasting spots were carried by local radio stations. The Center director was interviewed on Channel 19, the Delta College Public Broadcasting station on the program "Day by Day." News releases were sent to and carried by area newspapers. Posters were also distributed to community agencies and throughout the college, and a mass mailing to attorneys and others working with displaced homemakers is in the works.

STAFFING

There is one full-time professional staff person, Karen Delbesque, a former "displaced homemaker," who directs the Center activities. She had previously worked on the Consumer Education Service project as an Outreach Specialist and in the College Relations Department during her student days at Delta College. Her familiarity with Delta College, the Consumer Education Service, and the tri-county community have been invaluable assets in her role at the Center.

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The director allocates her time to supervising volunteers, coordinating Displaced Homemakers' activities, and coordinating the child care activities sponsored by the Consumer Education Service at Bridgeport-Spaulding and St. Charles schools for parents enrolled in adult high school consumer homemaking classes.

Initial client interviews usually one hour in length are conducted by the director in the privacy of her office. Based on the results of these interviews, appointments are scheduled at Financial Aid and Counseling Offices.

There are several volunteers working at the Center. Care is needed in accepting these volunteers to assure that they are functioning well enough to help others in transition. One volunteer is paid by a community agency for the time she is at the Displaced Homemakers' Center. An orientation session was developed for volunteers to clarify expectations and limitations.

FUNDING

Delta College was funded for $45,000 to cover the functions of the Consumer Education Service. The Displaced Homemaker Center is one of three separate components of the Consumer Education Service. Approximately $8,000 from the Postsecondary and Adult Consumer and Homemaking Projects for Special Needs, Subpart 5 of the Vocational Education Act of 1976, was recommended for the component.

The Vocational Education Amendments of 1976 mandate that at least one-third of the monies made available for consumer and home economics shall be used for educational programs for persons in economically depressed areas, or areas with a high rate of unemployment.

Programs in consumer and home economics education under Subpart 5 are designed to assist consumers and to help improve home environment and the quality of family life.

Persons included in a program/project in addition to living in the area described above must have two or more of the following characteristics or come from families where there is a preponderance of these characteristics:

1. Poor educational background and preparation. Anyone who has not completed work for a high school diploma would be considered disadvantaged.
2. Ethnic groups which have been discriminated against or have difficulty being accepted into the majority culture.
3. Dependent on social services to meet their basic needs.
4. Have physical disabilities or mental retardation.
5. Living on a fixed income such as a pension or social security.
6. Isolated from cultural, educational, and/or employment opportunities such as, but not limited to, the homemaker who is at home with small children and limited transportation, the senior citizen, or the inmate of a correctional institution.
7. Head of the house who experiences extended or frequent periods of unemployment.

The fiscal agency must be prepared to document evidence that selection of each participant in a special needs program is based on the above criteria.

GETTING STARTED AT YOUR COMMUNITY COLLEGE

1. Determine what services are presently available to the displaced homemaker.

2. Determine specifically who is doing what, where, when, and how. (You may hear that it's been done by someone else, but when you trace it down, it hasn't.)
3. Analyze how to best bring a focus to these services in a visible, easily accessible way.
4. Schedule a meeting of head administrators of units involved to discuss the "state of the art."
5. Look for funding within your college at your Admissions Office, the Counseling Center, the President's office, special projects grants--wherever there could possibly be interest and/or dollars.
6. Seek external funding from CETA, state department Consumer Homemaking Unit (Postsecondary and Adult Funds) and/or local foundations or corporations.

INTEGRATING PFFP INTO CAREER COUNSELING

by

Bettie Tully
Brookhaven College
Farmer's Branch, Texas

At Brookhaven College, efforts toward refining and updating the career counseling process have resulted in recognition of the need to include personal and family financial planning (PFFP) as a part of this process. This is not a whimsical move in response to current economic conditions. It is a logical step in a holistic approach to counseling and an important addition to the comprehensive services available at Brookhaven. Career counseling has traditionally dealt with "security" and "salary" as major career choice factors, but the new PFFP emphasis will deal with the concept of money management throughout the life cycle as the basis for achieving economic stability and security.

It has been our experience that the integration of PFFP into career counseling can be accomplished by targeting three major components of the service: (1) the Career Center Library, (2) Counselor Staff Development, and (3) the Counseling Process.

The Career Center Library

Most career centers have space available for the display and collection of materials relevant to occupational information, career choice concepts, job-seeking skills, educational information, and so on. A prominent section of this space could be designated and spotlighted as the PFFP Resource area. Selected materials might include curriculum planning aids for instructors and money management aids for individual student use. The PFFP library

would be stocked with textbooks, workbooks, content modules, competency statements, financial planning guides, pamphlets, commercial and government publications, PFFP course announcements, descriptions and syllabi. Popular periodicals such as Changing Times, Money magazine, and The Wall Street Journal might be included. Also appropriate are such paperback bestsellers as Sylvia Porter's Money, Howard Ruff's How to Prosper During the Coming Bad Years, and John K. Galbraith's Money: Whence It Came, Where It Went.

The PFFP library should be promoted as a convenient instructor resource area to meet individual and professional needs. Students should be referred to this area at the same time other career materials are being identified for their use.

Counselor Staff Development

There are two major reasons why counselors might resist a greater emphasis on PFFP in career counseling. Money is generally considered to be a necessary evil and a very mundane topic for client working material; in addition, money and its management are mysterious subjects best reserved for the financial experts. A successful staff development program would be based on two clear premises: (1) Counselors will not be required to learn and/or do financial planning for themselves or students, and (2) money is a major issue in career choice and in relationships, and counselors must be prepared to work intelligently with these issues. In other words, financial planning and advisement will be left to the experts, but counselors must be able to deal with the psychology of money and the direct impact of financial management on the career planning process.

Staff development programs will be most productive if they concentrate on a personalized look at financial management, an overview of a basic program

appropriate to counselor income and economic status, and an experiential segment dealing with the psychology of money and the impact of psychological messages on career choice. The American Council of Life Insurance has published a paper that concisely and clearly breaks down common financial tasks into life cycle stages. This is a useful introductory tool for the counselor SD program. Financial management expertise is available on an individual campus through instructors in business, home economics, or related areas. There may also be a Certified Financial Planner in the community who would be willing to participate in such a program. Marriage and Family Therapists are moving in the direction of acquiring training in financial counseling and may be available for a session on "How to Talk About Money with Significant Others."

Some obvious outcomes of this staff development program would be the recognition of financial management as an integral part of career planning, ownership of expertise in the psychological aspects of money management, and an awareness of the need to identify an expert for intervention when money is an immediate critical issue for a client. For example, the Brookhaven Counseling Center has arranged for a Personal Finance Instructor to be available as needed in critical situations but only through discreet counselor referral.

The Career Counseling Process

There are several points during the career/life planning sequence where money is a primary issue and can be dealt with accordingly:

(1) Being aware of time and money as long-term quantities

One of the most difficult tasks for a person involved in the career choice process is to fully comprehend the enormous amount of money to be considered when talking about lifetime earning power. Clients usually experience the

futuristic syndrome of being unable to personally identify with their own general projections. At this point, counselor and client would discuss the importance of self-awareness as applied to tangible, material assets, income produced to this time, and potential income for the next ten years. PFFP materials are valuable resources for the client's research on these topics and may also serve as catalysts for organizing his/her approach to money management.

(2) Identifying goals, values and priorities

The next step in career counseling involves goal setting, values clarification, and establishment of priorities. There is no way to separate life planning from career planning, so much of the client's activity would revolve around defining personal and family values in light of current income and expenditures. Consideration would be given to buying habits, savings, investments, insurance and how they relate to planning and goal setting. The importance of fringe benefits as career choice variables would be studied. As new priorities are set, the client will see the importance of evaluating personal and family financial plans in order to prepare for changing economic conditions that will likely affect career choice and development.

(3) Taking an inventory of present skills

This step requires the client to look at several questions related to current earning power, requirements for advancement, and career-related lifelong learning needs. The expenses of training and education are increasing steadily. How much time and money can one afford to invest in the improvement of skills? How much will it cost to finance a two- or four-year academic program? Is the payoff for graduate degrees commensurate with the expenses involved?

(4) Identifying future impact and consequences of decision

When the client begins identifying the future consequences of present

career decisions, the implications of financial planning become most obvious. In many cases, the concept of financial security looms as a monumental determinant in career choice. Is it best to stick with the "depression-proof" occupations (e.g., teaching, food production and distribution) or would the wiser course be to select a high-salaried, low-security occupation (e.g., stock broker, real estate salesperson)? How can one build in financial security without excluding some exciting career possibilities?

(5) Deciding who or what controls career planning

The relationship of PFFP to this step is based more on the psychology of money and its effect on assuming responsibilities for career choices. At this point, the counseling process would concentrate on identifying psychological messages (cultural, religious and parental) the client has introjected throughout life, and allowing clear choices to be made when he/she becomes conscious of these operating principles. Other questions to be considered by the client are, "Am I fully informed about financial implications of career alternatives so I can make clear choices?" and "Am I depending on someone else to balance budgets, pay bills, and make investments?"

PFFP ACTIVITIES:
A SAMPLER

Robert J. Leo
League for Innovation

As a result of the survey conducted by the League for Innovation in the Community College through the Mid-America Network for Personal and Family Financial Planning, a variety of courses and programs were identified from the member colleges. There is a great deal of activity, both in credit and non-credit areas, which confirms the assumption that community colleges are pursuing approaches to meet the personal and family financial planning needs of their communities. What follows is a "sampler" of the types of courses and programs offered at League institutions which will give the reader some insight into the types of activities which his or her own institution can get involved in. The entries in this sampler identify the college and the type of activity and, in some cases, include a description of the content and format of courses.

COAST COMMUNITY COLLEGE DISTRICT

Coastline Community College
Fountain Valley, California

Coastline Community College is a "college without walls" in the Coast Community College District. It offers a wide variety of credit and non-credit courses in personal and family financial planning. On the credit side, economics, personal financial planning, home and family living, and consumer education are offered each year. In the non-credit area, courses such as How to Be Your Own Investment Counselor, Tax Sheltered Investments, Building Capital for Security and Income, Estate Planning and Financial Planning for Singles are offered.

Golden West College
Huntington Beach, California

Family Estate Planning, a non-credit course, is offered each year as a lecture series and draws more than 300 people each year.

Orange Coast College
Costa Mesa, California

Family Income Management is offered each year. The course is designed for homemakers in the community and covers such areas as consumer earning, consumer spending, saving, borrowing and buying.

Additional courses are offered in the non-credit area, including Financial Planning for the Long Run, Financial Management, and Family and Estate Planning.

Enrollment in the Personal Finance course offered through the business division at the college is approximately 200 students each semester. Consumer economics, taught through the social science division, averages more than 125 students.

CUYAHOGA COMMUNITY COLLEGE

Western Campus
Parma, Ohio

A comprehensive program in the non-credit and community service area focusing on personal and family financial planning is offered each year. Managing on a Limited Income, You as a Family Business Manager, Financial Planning and Managing on a Limited Budget are offered each year by the Lifelong Learning Institute as part of the State of Ohio project for displaced homemakers.

DALLAS COUNTY COMMUNITY COLLEGE DISTRICT

Brookhaven College
Farmer's Branch, Texas

Brookhaven offers a wide variety of courses in the non-credit community service area, including estate planning, financial planning, investing, tax planning, and small business tax workshops.

Eastfield College
Mesquite, Texas

Eastfield has been successful on the non-credit community service side, offering financial and tax planning, as well as courses designed in writing wills.

North Lake College
Irving, Texas

North Lake offers each year a number of non-credit and community service courses including personal financial strategies, budgeting and financial goal setting, life insurance planning, retirement and estate planning, and financial and tax planning for professionals.

Richland College
Dallas, Texas

Richland offers Personal Finance in the business division each year with an average enrollment of 75 students. In addition, in the 1980-81 year an insurance certificate program will be offered through the business division. In the non-credit community service area, Richland offers a wide variety of courses, including basic investments, small business tax workshops, tax shelters, and personal and financial strategies.

DELTA COLLEGE
University Center, Michigan

Survival as a Single is a ten-week course offered through the Consumer Education Service Center. The topics include Social Security, insurance, funeral costs, credit rights for women, banking and investments, wills and estates, cooking, and leisure time.

FOOTHILL-DE ANZA COMMUNITY COLLEGE DISTRICT

Foothill College
Los Altos Hills, California

Foothill College offers Personal Financial Management through the business division with an average enrollment of 115 each year. The course objectives include assisting the student in developing a sound personal financial plan, identifying sources of professional advice, and developing an organized estate. The course covers such areas as insurance principles, wills, trusts, estates, securities, real estate, taxes, banking, and growth planning. In the non-credit area, Foothill offers Planning for Your Retirement; Inflation/Recession Survival; Building a Financial Future; Real Estate Opportunities; and Financial Planning for Women.

KERN COMMUNITY COLLEGE DISTRICT

Bakersfield College
Bakersfield, California

Personal Finance is offered each year at Bakersfield College in both the day and evening programs. The course consists of study of the major problems facing the consumer and introduces the student to the principles of income allocation, an intelligent consumer course. Emphasis is placed on consumer credit, insurance, buying real estate, investments, banking services, estate planning and taxes.

LANE COMMUNITY COLLEGE
Eugene, Oregon

Decision-making and the Consumer covers major topics such as rational decision-making; acquiring information; economics of families; budgeting; selection of food, clothing, housing and transportation; health care; taxation; and consumer protection. Course uses the text Economic Issues for Consumers, by Roger Miller.

LOS ANGELES COMMUNITY COLLEGE DISTRICT

Los Angeles Southwest College
Los Angeles, California

Los Angeles Southwest offers a comprehensive program in family and consumer studies, including such courses as consumer studies and management, marriage and family life, contemporary nutrition, challenges of aging.

Los Angeles Trade-Technical College
Los Angeles, California

Los Angeles Trade-Technical College offers a highly successful course in Personal Finance and Investment. The course consists of lectures, discussions, and practice in applying the principles of accounting, banking, finance, management, and marketing to one's personal affairs. Particular attention is given to family budgeting, consumer credit, home ownership, and personal recordkeeping. The course is offered each year and has an average enrollment of 40 students.

West Los Angeles College
Culver City, California

West Los Angeles College offers a variety of courses in personal finance, consumer economics and personal financial management, taught through the business and social science divisions.

MARICOPA COMMUNITY COLLEGES

Glendale Community College
Glendale, Arizona

A non-credit course, How to Make Money Make Money, focuses on building successful retirement through the proper use of savings, investments and life insurance. Techniques for trading and/or investing, information on the management of annuities, tax shelters, and estate taxes are identified. The course is taught by a "certified financial planner."

Rio Salado Community College
Phoenix, Arizona

Rio Salado Community College is a "college without walls" in the Maricopa Community College system.

Personal and Family Financial Security focuses on financial problems and records of the individual and the family and discusses topics such as personal financial statements, borrowing and credit, savings, insurance, income tax, home ownership and investments. The lessons are broadcast three times a week on KTVK-TV, Channel 3. The required textbook is Personal Finance and Money Management by Robert S. Rosefsky. A mid-term and final examination are held in central locations twice during the semester.

MORAINE VALLEY COMMUNITY COLLEGE
Palos Hills, Illinois

Consumer Economics, which carries two credits, includes personal financial management, budgeting, credit, taxes, home ownership, insurance and consumer protection. Non-credit courses consist of Family Budgeting, Dollars and Sense for Single Living, Introduction to Securities and Investments, and Purchasing a New Home.

PERALTA COMMUNITY COLLEGE DISTRICT

College of Alameda
Alameda, California

College of Alameda offers a variety of courses in personal and family financial planning, including Personal Finance, Principles of Macro- and Micro-economics, Business Math, and Automobile Insurance and Personal Lines Insurance.

Merritt College
Oakland, California

Courses in consumer education and consumer studies are offered through the Human Services Division of the institution.

Vista College
Berkeley, California

Vista College is a "college without walls" in the Peralta Community College District.

Financial Planning for the Single Individual is offered each semester with an emphasis on single women and men. Participants learn how to develop an individual financial plan to meet desired investment goals, money management skills, consumer information on insurance, banking, tax planning, investing, and other contemporary economic issues. The course uses speakers from business and industry and the legal profession. Course enrollment averages 75.

ST. LOUIS COMMUNITY COLLEGE

St. Louis Community College at Florissant Valley
Ferguson, Missouri

O is a consumer education project on wheels which provides information and training through the use of a mobile van. The unit is self-contained and is amply stocked with audio-visual materials and publications. Groups of 10-15 can be accommodated. The project focuses on the

utilization and management of individual and family resources.

SANTA FE COMMUNITY COLLEGE
Gainesville, Florida

Courses in personal finance and consumer economics are offered each year in the Business Division. Economic Security and Individual Life Insurance as well as Estate Planning and Taxing carry three credit hours. Non-credit courses such as income tax preparation, investment securities and personal record keeping are offered each year.

COURSE TITLES

The survey produced a variety of titles for courses which fit under the umbrella of Personal and Family Financial Planning. Below is a list of credit and non-credit courses which were garnered from the forms.

Credit Courses

General	Insurance
Personal Financial Management	Principles of Insurance
Personal Finance	Life and Health Insurance
Home Management	Estate Planning & Taxation
Family and Consumer Studies	Income Taxation
Consumer Education	Life Insurance
Consumer Economics	Business Insurance
Family Income Management	Group and Social Insurance
Consumer Home Economics	Individual Life Insurance

General

Economic Security

Financial Decision Making

Investment and Financial Management

Insurance

Pension Planning

Insurance Rating

Package Rating

Automobile Rating

Commercial Property

Non-credit Courses

Personal Inventory

Financial Planning for the Beginning Investor

Income Tax Preparation

Investment and Securities

Personal Record Keeping

Financial Planning for the Long Run

Inflation Can Be Your Best Friend

Financial Management

Family and Personal Estate Planning

Financial and Tax Planning for Business Owners and Professionals

Personal Finance Strategies

Tax Shelters

Budgeting and Financial Goal Setting

Life Insurance Planning

Investments

Retirement and Estate Planning

Money Management

Consumer Know-How

Creditor Remedies/Debtor Rights

Financial Planning for Women

Stock Options Market

Stretching Your Money

Successful Money Management

Super Food Shopper

Let's Get It Done

Goodwill Cooking

Let It Rain

Stretching the Dollar

Food for Weight Control

Nutritious Meals in the Second Fifty Years

Personal Sewing for Seniors

Cooking Class for Wheelchair Homemakers

Crisis in the Kitchen - Some Solutions

Survival as a Single Senior

Homemakers Aide Training Program

Get More for Your Money

Free Tax Investing

Joy of Money

Managing for Retirement

Inflation/Recession Survival

Building a Financial Future

Dollars and Sense for Single Living

How to Do Your Income Tax

Investing

Small Business Tax Workshop

Managing on a Limited Income

Income Down, Bills Up

You as a Family Business Manager

Home Sweet Home Purchasing

So You Want to Build a Home

Condo Quandary

Financial Strategies for Business Executives and Owners

Making Ends Meet

How to Make Money Make Money

Successful Investing and the Stock Market

UNIVERSITY OF CALIFORNIA
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